

Risk Profile Matrix

Standard Requirements	CAO Agreement Type	Construction (Risk Profile 1)	Consultant- Technology Services (Risk Profile 2)	Consultant- City (Risk Profile 3)	Consultant- Housing Authority (Risk Profile 4)	Consultant- Low Risk (Risk Profile 5)	Design Build (Risk Profile 6)	Services (Risk Profile 7)	Leases (Risk Profile 8)	Airport Lease- Operations (Risk Profile 9)	Airport Lease- Hangar & Tie-Down (Risk Profile 10)	Septic Waste Hauler Permit (Risk Profile 23)	Grease Waste Hauler Permit (Risk Profile 27)	Facility Use (Risk Profile 29)	Medical Transport Services (Risk Profile 31)	Attorney Services (Risk Profile 32)
	General Liability	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$5,000,000M OCC / \$5,000,000M AGG
Additional Insured	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Waiver of Subrogation	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No
Commercial Auto	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	NA	\$1,000,000	\$1,000,000	NA	\$5,000,000	\$1,000,000
Additional Insured	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	No
Waiver of Subrogation	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	No	No
Workers Compensation	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	NA	\$1,000,000 Per Disease	\$1,000,000 Per Disease	NA	\$1,000,000 Per Disease	\$1,000,000 Per Disease
Waiver of Subrogation	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	No	No
Additional Requirements	Builder's Risk Insurance	TBD by Risk	NA	NA	NA	NA	TBD by Risk	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Installation Floater	TBD by Risk	NA	NA	NA	NA	TBD by Risk	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Errors & Omissions	NA	\$1,000,000	\$1,000,000	\$1,000,000	NA	\$1,000,000M OCC / \$2,000,000M AGG	NA	NA	NA	NA	NA	NA	NA	\$5,000,000	\$1,000,000
	Technology Professional Liability	NA	\$1,000,000M OCC / \$2,000,000M AGG	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Cyber Liability Insurance	NA	\$1,000,000M OCC / \$2,000,000M AGG	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pollution Liability	TBD by Risk	NA	NA	NA	NA	NA	NA	NA	NA	NA	\$1,000,000	\$1,000,000	NA	NA	NA
	Airport / Aviation	NA	NA	NA	NA	NA	NA	NA	NA	NA	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	NA	NA	NA	NA

Notes

Builder's Risk Insurance: The amount of Builder's Risk Insurance is determined by the value of existing structure, value of new construction, building materials, off-site property and soft costs.

Installation Floater: The amount of Installation Floater coverage is determined by the value of materials, machinery, equipment and property that will become a part of a permanent job or project.

Pollution Liability: Vendors whose business involve hazardous waste such as asbestos abatement, fuel cleanup, and biohazards etc. will be required to provide Pollution Liability Insurance.

Standard Requirements	Permit Type	Public Works Permits					
		Grading (Risk Profile 11)	Transportation (Risk Profile 12)	Banner (Risk Profile 13)	Street Opening (Risk Profile 14)	Encroachment (Risk Profile 15)	Construction (Risk Profile 16)
General Liability	\$1,000,000M OCC / \$2,000,000M AGG						
Additional Insured	No	Yes	No	Yes	Yes	Yes	
Waiver of Subrogation	No	No	No	Yes	Yes	Yes	
Commercial Auto	\$1,000,000	\$1,000,000	NA	\$1,000,000	\$1,000,000	\$1,000,000	
Additional Insured	No	Yes	No	Yes	Yes	Yes	
Waiver of Subrogation	No	No	No	Yes	Yes	Yes	
Workers Compensation	\$1,000,000 Per Disease	\$1,000,000 Per Disease	NA	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	
Waiver of Subrogation	No	No	No	Yes	Yes	Yes	

Standard Requirements	Community Development Permits	
	Special Events (Risk Profile 17)	Film Permits (Risk Profile 18)
General Liability	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG
Additional Insured	Yes	Yes
Commercial Auto	\$1,000,000	\$1,000,000
Additional Insured	Yes	Yes
Notes		
*Commercial Auto is only required when a moving vehicle is involved.		

Standard Requirements	CAO Agreement Type	Other									
		NEMT (Risk Profile 19)	CDBG Grant Recipients (Risk Profile 20)	Sidewalk Vendor (Risk Profile 21)	Tow Truck Services (Risk Profile 22)	COVID-19 Outdoor Flex Space Permit (Risk Profile 24)	Instructor (Risk Profile 25)	Field Use Permits (Risk Profile 26)	CARES Grant Recipients (Risk Profile 28)	Purchases (Risk Profile 30)	Event Vendors (Risk Profile 33)
General Liability	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG	\$1,000,000M OCC / \$2,000,000M AGG
Additional Insured	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Waiver of Subrogation	No	No	No	Yes	Yes	Yes	No	Yes	No	No	No
Commercial Auto	\$1,000,000	\$1,000,000	NA	\$1,000,000	NA	NA	NA	\$1,000,000	NA	NA	\$1,000,000
Additional Insured	Yes	Yes	NA	Yes	NA	NA	NA	Yes	NA	NA	Yes
Waiver of Subrogation	No	No	NA	Yes	NA	NA	NA	No	NA	NA	No
Workers Compensation	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	NA	\$1,000,000 Per Disease	\$1,000,000 Per Disease	\$1,000,000 Per Disease	NA	NA	NA
Waiver of Subrogation	No	No	No	Yes	NA	No	No	No	NA	NA	NA
Additional Requirements	On Hook Coverage	NA	NA	NA	\$500,000	NA	NA	NA	NA	NA	NA
	Garage keepers Coverage	NA	NA	NA	\$1,000,000	NA	NA	NA	NA	NA	NA
	RMC 3.18.030- Powers and Responsibilities of the Risk Manager (C) Require appropriate levels of insurance for City departments, offices, and agencies and hold final approval of proper levels of insurance for City-administered events and all persons and entities interacting with the City.										